



TOZZI 201-KFM  
EXPEDITED PROCEDURE  
RESPONSE UNDER 37 CFR 1.116  
EXAMINING GROUP 3624

#12  
4/6/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MARIO S. TOZZI  
Serial No. : 09/500,203  
Filed : February 8, 2000  
For : ELECTRIC WITHDRAWAL AUTHORIZATION STORE  
AND FORWARD FOR CASH AND CREDIT ACCOUNTS  
Art Unit : 3624  
Examiner : Geoffrey R. Akers

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March 25, 2003  
Hon. Commissioner of Patents  
& Trademarks  
Washington, DC 20231

ATTN.: BOX AF

Sir:

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APR 03 2003

**GROUP 3600**

RESPONSE UNDER 37 CFR 1.116  
(RESPONSE AFTER FINAL REJECTION)

The Office Action issued December 18, 2002, has been received and its contents have been carefully noted.

Claims 1 - 12 and 14 - 25 stand rejected under 35 U.S.C. 103(a) as unpatentable over Fleming (US Patent No. 5,973,710) in view of Rosen (US Patent No. 6,205,436),